

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION AT CINCINNATI DIVISION

In Re:	§	
	§	
Suzanne Bair	§	Case No. 18-12585
	§	
Debtor	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

EILEEN K. FIELD, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 10,075.00 (Without deducting any secured claims)	Assets Exempt: 6,115.00
Total Distributions to Claimants: 10,429.48	Claims Discharged Without Payment: 998,069.07
Total Expenses of Administration: 9,570.52	

3) Total gross receipts of \$20,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$20,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$2,673.00	\$1,130.37	\$1,130.37	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	9,570.52	9,570.52	9,570.52
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	3,064.00	20,409.77	20,409.77	10,429.48
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	724,854.13	476,585.61	474,700.49	0.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$730,591.13</b>	<b>\$507,696.27</b>	<b>\$505,811.15</b>	<b>\$20,000.00</b>

4) This case was originally filed under chapter 7 on 07/03/2018. The case was pending for 31 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/07/2021 By: /s/EILEEN K. FIELD, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Real Estate at 1800 Tanglewood Drive, Loveland OH 45140	1241-000	20,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$20,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
11	First Bank Of Ohio	4210-000	2,673.00	1,130.37	1,130.37	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$2,673.00</b>	<b>\$1,130.37</b>	<b>\$1,130.37</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
EILEEN K. FIELD	2100-000	NA	2,750.00	2,750.00	2,750.00
EILEEN K. FIELD	2200-000	NA	213.90	213.90	213.90
Christine B. Hill	3210-000	NA	5,684.37	5,684.37	5,684.37
Christine B. Hill	3220-000	NA	922.25	922.25	922.25
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$NA</b>	<b>\$9,570.52</b>	<b>\$9,570.52</b>	<b>\$9,570.52</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$NA</b>	<b>\$NA</b>	<b>\$NA</b>	<b>\$NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
	Internal Revenue Service, P O Box 7346 Philadelphia, PA 19101-7346		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
6A	OHIO DEPARTMENT OF TAXATION	5800-000	3,064.00	20,409.77	20,409.77	10,429.48
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$3,064.00</b>	<b>\$20,409.77</b>	<b>\$20,409.77</b>	<b>\$10,429.48</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	1420 Main Street LLC, 1431 Main Street Cincinnati, OH 45202		10,898.00	NA	NA	0.00
	ADT Security Services Inc, P O Box 551200 Jacksonville, FL 32255		1,403.00	NA	NA	0.00
	Allied Glass, 2036 Reading Road Cincinnati, OH 45202		673.00	NA	NA	0.00
	Bair Build Company, LLC, 1706 John Street Cincinnati, OH 45214		0.00	NA	NA	0.00
	Barron Peck Bennie & Schlemmer, 3074 Madison Road Cincinnati, OH 45209		13,000.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bethesda Hospital, PO Box 633571 Cincinnati, OH 45263-3571		100.00	NA	NA	0.00
	CB Real Estate, 45 Fairfield Ave #4 Bellevue, KY 41073		100.00	NA	NA	0.00
	Chase, PO Box 15153 Wilmington, DE 19886		6,556.00	NA	NA	0.00
	Chase, PO Box 15153 Wilmington, DE 19886		8,146.73	NA	NA	0.00
	Chip & Diane Denning, 1507 Republic Street Cincinnati, OH 45202		18,000.00	NA	NA	0.00
	DEPE, LLC dba Pella, 9869 Montgomery Road Cincinnati, OH 45242		17,494.00	NA	NA	0.00
	Fifth Third Bank, 38 Fountain Square Plaza Cincinnati, OH 45202		200.00	NA	NA	0.00
	Home Depot, PO Box 790328 Saint Louis, MO 63179		4,826.63	NA	NA	0.00
	Home Depot, PO Box 790328 Saint Louis, MO 63179		6,085.75	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Josh Loewenstine, 3616 Marburg Ave Cincinnati, OH 45208		0.00	NA	NA	0.00
	Kingston Development Group LLC, 2372 Madison Road Unit WIC Cincinnati, OH 45208		0.00	NA	NA	0.00
	Louisville Tile, 3200 E Kemper Road Cincinnati, OH 45241		1,479.00	NA	NA	0.00
	Michael Carter, coplaintiff with Barestone 5580 Windridge View Cincinnati, OH 45243		0.00	NA	NA	0.00
	Ohio Bureau of Workers Compensation, Attn: Law Section Bankruptcy Unit PO Box 15567 Columbus, OH 43215-0567		2,966.00	NA	NA	0.00
	PNC Bank, Western Loan Center 2730 Liberty Ave Bankruptcy Dept Pittsburgh, PA 15222		18,111.14	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Ravdeep & Sonia Chanana, 234 E 23rd Street #4A New York, NY 10010		55,000.00	NA	NA	0.00
	Speedway Super America LLC, P O Box 740587 Cincinnati, OH 45274		500.00	NA	NA	0.00
	Sunbelt Rental, 4631 Spring Grove Cincinnati, OH 45232		5,301.00	NA	NA	0.00
	Union Savings Bank, 8534 E. Kemper Road Cincinnati, OH 45249		289,950.00	NA	NA	0.00
	Valley Insulation, 5537 OH 128 Cleves, OH 45002		8,458.00	NA	NA	0.00
	Wells Fargo, PO Box 29482 Phoenix, AZ 85038		44,140.04	NA	NA	0.00
3	84 Lumber	7100-000	27,000.00	22,281.74	22,281.74	0.00
5	Bank Of America, N.A.	7100-000	25,053.84	25,688.90	25,688.90	0.00
10	Barestone,Llc; Kingston Development Group, Llc	7100-000	100,000.00	361,587.62	361,587.62	0.00
1	Cavalry Spv I, Llc	7100-000	14,367.79	15,033.36	15,033.36	0.00
2	Cavalry Spv I, Llc	7100-000	7,614.21	8,272.08	8,272.08	0.00



CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
9	Fifth Third Bank	7100-000	31,150.00	31,144.14	31,144.14	0.00
4	Keidel Supply Company, Inc.	7100-000	1,872.00	1,885.12	0.00	0.00
7	Midland Funding Llc	7100-000	3,708.00	597.67	597.67	0.00
8	Pnc Bank, N.A.	7100-000	700.00	481.33	481.33	0.00
6B	OHIO DEPARTMENT OF TAXATION	7300-000	NA	9,613.65	9,613.65	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$724,854.13</b>	<b>\$476,585.61</b>	<b>\$474,700.49</b>	<b>\$0.00</b>

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit 8

Case No:	18-12585	BAB	Judge:	Beth A. Buchanan	Trustee Name:	EILEEN K. FIELD, TRUSTEE
Case Name:	Suzanne Bair				Date Filed (f) or Converted (c):	07/03/2018 (f)
					341(a) Meeting Date:	08/08/2018
For Period Ending:	01/07/2021				Claims Bar Date:	04/15/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1999 Porsche Boxster Mileage: 95,000 Needs Work	3,500.00	0.00		0.00	FA
2. 2011 Dodge Durango Mileage: 100,000	9,900.00	0.00		0.00	FA
3. Household Goods	1,500.00	0.00		0.00	FA
4. Electronics	340.00	0.00		0.00	FA
5. Wearing Apparel	500.00	0.00		0.00	FA
6. 2 Dogs-20 1 Cat-10	30.00	0.00		0.00	FA
7. Pnc Bank	40.00	0.00		0.00	FA
8. United Bank	100.00	0.00		0.00	FA
9. Bair Build Company, Llc	0.00	0.00		0.00	FA
10. Design Elements	0.00	0.00		0.00	FA
11. Dsb Holdings, Llc	0.00	0.00		0.00	FA
12. Pension - Huntsman (Per Month)	280.00	0.00		0.00	FA
13. Real Estate at 1800 Tanglewood Drive, Loveland OH 45140 (u)  Trustee is considering filing a Complaint for fraudulent transfer of the real estate.	0.00	20,000.00		20,000.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$16,190.00	\$20,000.00	\$20,000.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

10/14/2020 Adversary proceeding resolved and settlement of \$20,000 paid to Trustee by Defendant David Bair. Trustee objected to two creditor claims, and later withdrew objection as to one claim. Order Granting Objection to Claim #4 entered on 9/10/20.

12/31/2019 Adversary proceeding pending; status conference set for 1/9/2020. Debtor dismissed as defendant from adversary, but Trustee still proceeding against other defendant re transfer of real estate. Two additional adversary proceedings filed and pending in debtor's case.

04/10/2019 Adversary proceeding filed by Trustee on 2/18/19 and Answer filed; Pretrial Statements due 5/3/19. UST also filed a Third Motion to Extend Time to file a Complaint objecting to discharge in 3/19.

12/31/2018 Trustee is considering filing a Complaint for fraudulent transfer of real estate, and Special Counsel was hired per Court Order of 10/1/18 to represent the Trustee in the adversary proceeding. A 2004 Examination of Debtor is scheduled for February 5, 2019.

Exhibit 8

Initial Projected Date of Final Report (TFR): 07/01/2019

Current Projected Date of Final Report (TFR): 12/31/2020

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 18-12585  
Case Name: Suzanne Bair

Trustee Name: EILEEN K. FIELD, TRUSTEE  
Bank Name: Axos Bank  
Account Number/CD#: XXXXXX0226  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX5510  
For Period Ending: 01/07/2021

Blanket Bond (per case limit): \$2,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/18/20	13	Goering & Goering 220 West Third St. Cincinnati, Ohio 45202	Settlement	1241-000	\$20,000.00		\$20,000.00
06/25/20	2001	Christine B. Hill 3991 Hamilton Middletown Road, Suite T Hamilton, OH 45013	Special Counsel Fees	3210-000		\$5,684.37	\$14,315.63
06/25/20	2002	Christine B. Hill 3991 Hamilton Middletown Road, Unit T Hamilton, OH 45011	Special Counsel Expenses	3220-000		\$922.25	\$13,393.38
11/25/20	2003	EILEEN K. FIELD 3991 HAMILTON MIDDLETOWN ROAD HAMILTON, OH 45011	Final distribution creditor account # representing a payment of 100.00 % per court order.	2100-000		\$2,750.00	\$10,643.38
11/25/20	2004	EILEEN K. FIELD 3991 HAMILTON MIDDLETOWN ROAD HAMILTON, OH 45011	Final distribution creditor account # representing a payment of 100.00 % per court order.	2200-000		\$213.90	\$10,429.48
11/25/20	2005	OHIO DEPARTMENT OF TAXATION  Ohio Department Of Taxation Bankruptcy Division P.O. Box 530 Columbus, Oh 43216	Final distribution to claim 6 creditor account # representing a payment of 51.10 % per court order.	5800-000		\$10,429.48	\$0.00

COLUMN TOTALS	\$20,000.00	\$20,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$20,000.00	\$20,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$20,000.00	\$20,000.00

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0226 - Checking	\$20,000.00	\$20,000.00	\$0.00
	\$20,000.00	\$20,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$20,000.00		
Total Gross Receipts:	\$20,000.00		

Page Subtotals:

\$0.00

\$0.00